

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Deborah J. Lesher
DebtorCase No. 17-13305-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 19

Date Rcvd: Aug 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2020.

db +Deborah J. Lesher, 40 North 39th Street, Allentown, PA 18104-5208
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13915634 First Commonwealth Federal Credit Union, P.O. Box 20450,
 Lehigh Valley, Pennsylvania 18002-0450
 13974505 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 14124748 +William Hronis, Esquire, 609 West Hamilton Street, Suite 18, Allentown, PA 18101-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2020 04:37:00
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 29 2020 04:37:20 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13961910 EDI: BANKAMER.COM Aug 29 2020 08:28:00 BANK OF AMERICA, N.A., PO BOX 31785,
 Tampa, FL 33631-3785
 13989014 +EDI: WFNNB.COM Aug 29 2020 08:28:00 COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13961696 EDI: BL-BECKET.COM Aug 29 2020 08:28:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13938709 EDI: Q3G.COM Aug 29 2020 08:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14202413 +E-mail/Text: bncmail@w-legal.com Aug 29 2020 04:37:15 SYNCHRONY BANK,
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
 13989031 +E-mail/Text: bncmail@w-legal.com Aug 29 2020 04:37:15 TD BANK USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14441998 E-mail/Text: jennifer.chacon@pspservicing.com Aug 29 2020 04:37:44
 Towd Point Mortgage Trust 2019-SJ3, et al, c/o Select Portfolio Servicing, Inc.,
 ATTN: Remittance Processing, PO BOX 65450, Salt Lake City, UT 84165-0450
 13966636 EDI: WFFC.COM Aug 29 2020 08:28:00 Wells Fargo Financial National Bank,
 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 13964827* Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2020 at the address(es) listed below:

ANDREW M. LUBIN on behalf of Creditor Bank of America, N.A. alubin@milsteadlaw.com,
 bkecf@milsteadlaw.com
 JILL MANUEL-COUGHLIN on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@powerskirn.com
 JODI L. HAUSE on behalf of Creditor Bank of America, N.A. jodi.hause@phelanhallinan.com,
 paeb@fedphe.com
 JOSHUA A. GILDEA on behalf of Creditor First Commonwealth Federal Credit Union
 jgildea@flblaw.com, ccharlton@flblaw.com
 KEVIN G. MCDONALD on behalf of Creditor Towd Point Mortgage Trust 2019-SJ3, U.S. Bank
 National Association, as Indenture Trustee bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Bank of America, N.A. mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
REBECCA ANN SOLARZ on behalf of Creditor Towd Point Mortgage Trust 2019-SJ3, U.S. Bank
National Association, as Indenture Trustee bkgroup@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
THOMAS YOUNG.HAE SONG on behalf of Creditor Bank of America, N.A. paeb@fedphe.com
THOMAS YOUNG.HAE SONG on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM HRONIS on behalf of Debtor Deborah J. Lesher william.hronis@gmail.com, hronis@rcn.com
TOTAL: 13

Information to identify the case:

Debtor 1 Deborah J. Lesher
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **17-13305-pmm**

Social Security number or ITIN **xxx-xx-9976**
EIN
Social Security number or ITIN
EIN

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah J. Lesher
aka Deborah Lesher

8/27/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.